

Fill in this information to identify the case: Document Page 1 of 3

Debtor 1 Glenn Jeffrey Dacruz _____

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF GEORGIA _____

Case number 22-59731 _____

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE ON BEHALF OF THE NOTEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-H

Court claim no. (if known): _____

Date of payment change:

Must be at least 21 days after date 01/25/2023 of this notice

New total payment: \$ 260.72
Principal, interest, and escrow, if any

Last 4 digits of any number you use to identify the debtor's account: 0323

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Interest rate change for HELOC from a regular change in the applicable index, and rate change is reflected in normal monthly statement.

Current interest rate: 9.75 %

New interest rate: 10.5 %

Current principal and interest payment: \$ 244.44

New principal and interest payment: \$ 260.72

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: NUMBER OF DAYS IN BILLING CYCLE HAS CHANGED

Current mortgage payment: \$ 244.44

New mortgage payment: \$ 260.72

Debtor 1 Glenn Jeffrey Dacruz
First Name Middle Name Last Name

Case number (if known) 22-59731

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ James Allred

Signature

Date 01/03/2023

Print: James Allred

Title Assistant Vice President

Company Bank of America

Address 4161 Piedmont Parkway

Number Street

Greensboro, NC 27410

City State ZIP Code

Contact phone (336) 854-6371

Email james.allred@BofA.com

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF GEORGIA (ATLANTA DIVISION)

Chapter: 13 No. 22-59731

In re:

Glenn Jeffrey Dacruz

Judge: PAUL BAISIER

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on 01/03/2023, I caused to be served a copy of this Notice and all attachments on the following by U.S. Mail, postage pre-paid, or via filing with the U.S. Bankruptcy Court's CM ECF system.

Debtor: Glenn Jeffrey Dacruz
2108 Woodiron Dr
Duluth, GA 30097-7498

Debtor's Attorney: CHARLES M. CLAPP
5 Concourse Pkwy Ste 3000
Atlanta, GA 30328-7106

Trustee: MELISSA J. DAVEY
233 Peachtree St NE Ste 2250
Atlanta, GA 30303-1509

/s/ Irene Zhao

LCI
(as Authorized Agent for Bank of America N.A.)
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